

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Edward Milan
 Maryann Milan
 Debtors

Case No. 15-12049-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 318

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Nov 04, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2016.

db/jdb
 smg #Edward Milan, Maryann Milan, 234 North Poplar, Allentown, Pa 18102-3861
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13778549 +Allentown Anes Assoc., Inc, Lock Box 3357, PO BOX 8500, Philadelphia, PA 19178-8500
 13503500 Allentown Family Footware, 1633 Orth 26th St, Allentown, PA 18104
 13503501 +Arcadia Recovery, P.O. Box 6768, Wyomissing, PA 19610-0768
 13503503 +City Of Allentown, City Of Allentown Room 110, 435 HAMILTON STREET,
 ALLENTOWN, PA 18101-1603
 13503505 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree, P.O. Box 94710, Palatine, IL 60094-4710)
 13778550 +Lehigh Valley Anes Services, Lock Box 3367, PO BOX 8500, Philadelphia, PA 19178-8500
 13503506 +Lehigh Valley Health Network, P.O. Box 8500, Philadelphia, PA 19178-8500
 13778551 +Lehigh Valley Health Network, PO BOX 4120, Allentown, PA 18105-4120
 13503509 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 13503513 +PP&L, 2 North 9th St, Allentown, PA 18101-1170
 13503510 +Pa Det Of Revenue, 151 West Marshall #200, Norristown, PA 19401-4761
 13503511 +Penn Credit, P.O. Box 988, 916 South 14th, Harrisburg, PA 17104-3425
 13778552 +Penn Credit Corporation, PO BOX 1259, Department 91047, Oaks, PA 19456-1259
 13503515 +St Lukes Hospital, P.O. Box 8500, Philadelphia, PA 19178-8500
 13503516 +St Lukes Physicians Specialists, P.O. Box 5386, Bethlehem, PA 18015-0386
 13503519 +VGAS Orthopaedics, 1250 South Cedar Crest #110, Allentown, PA 18103-6224
 13503520 Walmart Credit Card, P.O. Box 96024, Orlando, FL 96024

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Nov 05 2016 01:57:26 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 05 2016 01:57:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13588488 EDI: AIS.COM Nov 05 2016 01:38:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13525604 EDI: AIS.COM Nov 05 2016 01:38:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13507095 +EDI: STFC.COM Nov 05 2016 01:38:00 CACH, LLC, 4340 S. Monaco Street, 2nd Floor,
 Denver, CO 80237-3485
 13503502 +EDI: CAPITALONE.COM Nov 05 2016 01:38:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 13530592 +E-mail/Text: bankruptcy@cavps.com Nov 05 2016 01:57:30 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13517469 E-mail/Text: bankruptcy.bnc@ditech.com Nov 05 2016 01:56:45 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785
 13503504 EDI: LEADINGEDGE.COM Nov 05 2016 01:38:00 Global Credit Collections, P.O. Box 129,
 Linden, MI 48451-0129
 13503507 +EDI: MID8.COM Nov 05 2016 01:38:00 MCM, 8875 Aero Drive, SanDiegi, CA 92123-2251
 13503508 +EDI: MID8.COM Nov 05 2016 01:38:00 Midland Funding LLC, 8875 Aero Drive #200,
 SanDiego, CA 92123-2255
 13564031 E-mail/Text: blegal@phfa.org Nov 05 2016 01:57:22 PHFA/HEMAP, 211 NORTH FRONT ST,
 PO BOX 8029, HARRISBURG, PA 17105
 13508767 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 05 2016 01:57:01
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946
 13503512 E-mail/Text: blegal@phfa.org Nov 05 2016 01:57:23 Pennsylvania Housing Finance Agency,
 211 North Front Street, P.O. Box 15206, Harrisburg, PA 17105-5206
 13512671 EDI: RECOVERYCORP.COM Nov 05 2016 01:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13641588 +EDI: SEARS.COM Nov 05 2016 01:38:00 Sears/CBNA, P.O. Box 6282,
 Sioux Falls, SD 57117-6282
 13550042 EDI: RMSC.COM Nov 05 2016 01:38:00 Synchrony Bank, c/o Recovery Management Systems Corp,
 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13503517 E-mail/Text: bkrcy@ugi.com Nov 05 2016 01:58:03 UGI, P.O. Box 15523,
 Wilmington, DE 19886-5523
 13565913 E-mail/Text: bkrcy@ugi.com Nov 05 2016 01:58:03 UGI Utilities, Inc., PO Box 13009,
 Reading, PA 19612-3009
 13503518 +EDI: VERIZONCOMB.COM Nov 05 2016 01:38:00 Verizon, P.O. Box 920041,
 Dallas, TX 75392-0041
 13503521 +EDI: RMSC.COM Nov 05 2016 01:38:00 Walmart Credit Card, P.O. Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 21

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13503514 ##+Progresive Physians Associates, P.O. Box 4338, Colombus, GA 31914-0338
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 4, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Green Tree Servicing LLC agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Green Tree Servicing LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
PAUL EDWARD TRAINOR on behalf of Plaintiff Maryann Milan trainorlawoffices@gmail.com
PAUL EDWARD TRAINOR on behalf of Joint Debtor Maryann Milan trainorlawoffices@gmail.com
PAUL EDWARD TRAINOR on behalf of Plaintiff Edward Milan trainorlawoffices@gmail.com
PAUL EDWARD TRAINOR on behalf of Debtor Edward Milan trainorlawoffices@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1	<u>Edward Milan</u>	Social Security number or ITIN	xxx-xx-6693
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Maryann Milan</u>	Social Security number or ITIN	xxx-xx-7763
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-12049-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward Milan

Maryann Milan

11/4/16

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.